



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [WESBANCO, INC.](#)

City/State [WHEELING, WV](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [16,800,976](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESBANCO, INC.](#)

[1 BANK PLAZA](#)

[WHEELING, WV 26003](#)

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	17,096,999	16,799,074	16,888,886	16,377,201	12,840,864
Net income (\$000)	86,870	143,704	242,260	122,044	158,873
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.61	2.67	40	2.80	2.65	57	2.75	2.60	58	2.97	2.77	62	3.17	3.01	53
+ Non-interest income	0.66	0.96	36	0.81	1.11	40	0.77	1.04	38	0.75	1.21	33	0.87	1.32	35
- Overhead expense	2.03	2.17	46	2.02	2.24	37	2.08	2.17	48	2.16	2.57	31	2.42	2.69	38
- Provision for credit losses	-0.05	0.09	12	-0.58	-0.15	7	-0.38	-0.09	6	0.66	0.51	74	0.09	0.15	38
+ Securities gains (losses)	0	0	81	0	0.01	56	0	0.01	52	0.02	0.02	58	0.02	0.01	87
+ Other tax equivalent adjustments	0	0	46	0	0	8	0	0	13	0	0	84	0	0	42
= Pretax net operating income (tax equivalent)	1.29	1.40	40	2.18	1.79	77	1.82	1.66	66	0.92	1.04	37	1.56	1.56	47
Net operating income	1.02	1.06	45	1.71	1.36	79	1.43	1.26	71	0.75	0.81	39	1.24	1.19	51
Net income	1.02	1.06	45	1.71	1.35	79	1.43	1.26	71	0.75	0.82	38	1.24	1.19	51
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.12	3.12	49	3.40	3.14	62	3.31	3.06	65	3.81	3.55	66	4.39	4.41	51
Interest expense	0.14	0.24	31	0.22	0.27	44	0.18	0.25	41	0.43	0.52	44	0.75	1.08	27
Net interest income (tax equivalent)	2.98	2.88	54	3.18	2.85	70	3.13	2.80	69	3.38	3.01	69	3.63	3.33	62
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	24	0	0.13	15	0.02	0.11	22	0.06	0.27	22	0.09	0.21	40
Earnings coverage of net loan and lease losses (X)	3,544.66	-9.51	99	-3,301.44	4.52	1	138.53	39.72	85	35.05	22.91	79	26.94	24.40	68
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.17	52	1.36	1.39	53	1.25	1.23	58	1.72	1.58	68	0.51	0.83	22
Allowance for loan and lease losses / Total loans and leases	1.15	1.15	53	1.35	1.37	53	1.25	1.20	58	1.70	1.55	68	0.51	0.81	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.41	42	0.36	0.63	25	0.37	0.49	38	0.34	0.71	16	0.47	0.57	42
30-89 days past due loans and leases / Total loans and leases	0.31	0.32	58	0.20	0.27	49	0.28	0.32	54	0.29	0.39	44	0.35	0.43	51
Liquidity and Funding															
Net noncore funding dependence	-0.92	3.09	35	0.01	-1.82	61	-6.24	-2.33	38	2.30	3.20	51	14.23	14.45	52
Net short-term noncore funding dependence	-2.13	-1.79	41	-1.93	-8.21	71	-7.76	-7.71	45	-0.52	-4.76	63	9.63	3.38	65
Net loans and leases / Total assets	60.19	61.60	44	60.48	59.81	50	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40
Capitalization															
Tier 1 leverage ratio	9.51	9.08	67	10.40	9.11	81	10.02	8.98	74	10.51	9.13	85	11.30	9.76	83
Holding company equity capital / Total assets	14.69	10.04	97	16.39	10.88	97	15.91	10.71	96	16.78	11.16	96	16.50	12.43	88
Total equity capital (including minority interest) / Total assets	14.69	10.14	97	16.39	11.01	97	15.91	10.82	96	16.78	11.29	96	16.50	12.57	88
Common equity tier 1 capital / Total risk-weighted assets	11.31	11.90	45	13.79	12.69	70	12.77	12.42	62	13.40	12.38	71	12.89	12.17	73
Net loans and leases / Equity capital (X)	4.10	6.22	12	3.69	5.51	12	3.58	5.53	11	3.91	5.58	15	3.96	5.21	21
Cash dividends / Net income	52.71	34	84	34.11	25.30	68	39.54	28.27	72	72.48	42.30	89	45.17	33.12	73
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-0.98	7.91	19	1.26	9.29	21	3.06	10.50	21	4.49	16.68	15	26	9.26	87
Equity capital	-11.25	-0.29	24	8.22	9.31	58	-2.31	7.46	7	6.28	6.99	51	31.08	10.49	90
Net loans and leases	-1.45	11.87	6	-6.40	0.79	21	-10.54	3.36	6	4.99	9.07	36	34.69	9.10	91
Noncore funding	-34.76	10.50	6	-58.64	-23.76	5	-42.80	-14.79	18	-46.31	-12.18	9	32.39	6.59	85
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.99	11.61	43	1.26	11.05	25	0	10.95	12	1.27	13.56	24	1.40	13.04	30
Equity investment in subsidiaries / Equity capital	100.75	103.92	39	98.54	103.07	24	98.26	103.22	21	97.42	102.81	19	99.54	103.22	27
Cash from ops + noncash items + op expense / Op expense + dividends	157.54	116.54	67	146.96	130.64	61	237.70	154.48	82	68.67	147.24	9	128.99	190.27	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	189,459	215,538	416,128	466,241	393,897	-12.10	42.93
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	186,205	212,083	409,487	459,617	388,011	-12.20	42.67
Tax-exempt income on loans and leases.....	3,254	3,455	6,641	6,624	5,886	-5.82	59.43
Estimated tax benefit on income on loans and leases.....	865	918	1,765	1,761	1,565	-5.82	-21.30
Income on loans and leases (tax equivalent).....	190,324	216,456	417,893	468,002	395,462	-12.07	42.40
Investment interest income (tax equivalent).....	41,371	33,912	70,802	74,934	90,394	22.00	21.83
Interest on balances due from depository institutions.....	0	43	75	117	168	-100.00	-100.00
Interest income on other earning assets.....	2,122	1,190	2,421	5,068	5,843	78.32	91.52
Total interest income (tax equivalent)	233,817	251,601	491,191	548,121	491,867	-7.07	38.57
Interest on time deposits of \$250K or more	1,239	2,241	4,191	8,818	6,780	-44.71	25.53
Interest on time deposits < \$250K.....	1,150	2,155	3,432	4,744	8,851	-46.64	-70.63
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,264	3,707	6,503	13,487	27,823	-11.95	-21.99
Interest on other borrowings and trading liabilities.....	3,457	6,426	10,522	31,479	39,507	-46.20	-63.59
Interest on subordinated debt and mandatory convertible securities	1,573	1,520	2,385	3,268	1,387	3.49	143.88
Total interest expense.....	10,683	16,049	27,033	61,796	84,348	-33.44	-44.43
Net interest income (tax equivalent).....	223,134	235,552	464,158	486,325	407,519	-5.27	49.25
Non-interest income.....	56,637	68,132	130,764	123,022	111,636	-16.87	30.01
Adjusted operating income (tax equivalent)	279,771	303,684	594,922	609,347	519,155	-7.87	44.91
Overhead expense.....	173,648	169,282	351,392	353,010	311,200	2.58	58.36
Provision for credit losses.....	-4,250	-48,984	-64,274	107,741	11,065		
Securities gains (losses)	127	161	195	2,726	3,097	-21.12	-74.90
Other tax equivalent adjustments	0	-1	-2	1	0		
Pretax net operating income (tax equivalent).....	110,255	183,504	307,908	151,360	200,097	-39.92	39.82
Applicable income taxes	20,115	36,793	59,589	23,035	34,341	-45.33	-0.78
Tax equivalent adjustments	3,270	3,007	6,059	6,281	6,883	8.75	-48.52
Applicable income taxes (tax equivalent).....	23,385	39,800	65,648	29,316	41,224	-41.24	-12.17
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	86,870	143,704	242,260	122,044	158,873	-39.55	66.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	86,870	143,704	242,260	122,044	158,873	-39.55	66.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	86,870	143,704	242,260	122,044	158,873	-39.55	66.33
Investment securities income (tax equivalent).....	41,371	33,912	70,802	74,934	90,394	22.00	21.83
US Treasury and agency securities (excluding mortgage-backed securities)	2,629	2,188	4,518	4,659	4,608	20.16	359.62
Mortgage-backed securities	20,776	17,599	36,707	40,389	49,702	18.05	61.07
All other securities	17,966	14,125	29,577	29,886	36,084	27.20	-12.30
Cash dividends declared.....	45,789	49,024	95,792	88,459	71,760	-6.60	100.14
Common	40,726	43,961	85,667	85,815	71,760	-7.36	78.01
Preferred.....	5,063	5,063	10,125	2,644	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.74	2.90	36	3	2.92	54	2.91	2.85	51	3.35	3.27	55	3.83	4	34
Less: Interest expense	0.12	0.22	27	0.19	0.25	44	0.16	0.23	40	0.38	0.48	40	0.66	0.98	26
Equals: Net interest income (tax equivalent)	2.61	2.67	40	2.80	2.65	57	2.75	2.60	58	2.97	2.77	62	3.17	3.01	53
Plus: Non-interest income	0.66	0.96	36	0.81	1.11	40	0.77	1.04	38	0.75	1.21	33	0.87	1.32	35
Equals: adjusted operating income (tax equivalent)	3.27	3.67	27	3.62	3.82	44	3.52	3.70	39	3.72	4.04	37	4.04	4.41	32
Less: Overhead expense	2.03	2.17	46	2.02	2.24	37	2.08	2.17	48	2.16	2.57	31	2.42	2.69	38
Less: Provision for credit losses	-0.05	0.09	12	-0.58	-0.15	7	-0.38	-0.09	6	0.66	0.51	74	0.09	0.15	38
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	80	0	0.01	56	0	0.01	51	0.02	0.02	58	0.02	0.01	87
Plus: other tax equivalent adjustments	0	0	46	0	0	8	0	0	13	0	0	84	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.29	1.40	40	2.18	1.79	77	1.82	1.66	66	0.92	1.04	37	1.56	1.56	47
Less: Applicable income taxes (tax equivalent)	0.27	0.33	32	0.47	0.41	70	0.39	0.38	57	0.18	0.23	33	0.32	0.36	36
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.02	1.06	45	1.71	1.36	79	1.43	1.26	71	0.75	0.81	39	1.24	1.19	51
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.02	1.06	45	1.71	1.35	79	1.43	1.26	71	0.75	0.82	38	1.24	1.19	51
Memo: Net income (last four quarters)	1.09	1.12	47	1.43	1.25	70	1.43	1.26	71	0.75	0.82	38	1.24	1.19	51
Net income—BHC and noncontrolling (minority) interest	1.02	1.07	44	1.71	1.37	78	1.43	1.27	70	0.75	0.83	38	1.24	1.20	51
Margin Analysis															
Average earning assets / Average assets	87.66	92.97	4	88.13	93.15	3	87.89	93.08	3	87.84	92.32	7	87.33	91.05	11
Average interest-bearing funds / Average assets	55.87	60.12	30	56.87	62.32	25	56.40	61.99	29	59.43	64.06	29	64.38	65.57	43
Interest income (tax equivalent) / Average earning assets	3.12	3.12	49	3.40	3.14	62	3.31	3.06	65	3.81	3.55	66	4.39	4.41	51
Interest expense / Average earning assets	0.14	0.24	31	0.22	0.27	44	0.18	0.25	41	0.43	0.52	44	0.75	1.08	27
Net interest income (tax equivalent) / Average earning assets	2.98	2.88	54	3.18	2.85	70	3.13	2.80	69	3.38	3.01	69	3.63	3.33	62
Yield or Cost															
Total loans and leases (tax equivalent)	3.87	4.01	44	4.02	4.05	51	4.02	4.01	55	4.30	4.27	56	4.95	5.09	47
Interest-bearing bank balances	0	0.42	1	0.01	0.11	4	0.01	0.14	5	0.03	0.27	1	0.25	2.04	2
Federal funds sold and reverse repos		0.58			0.26			0.25			0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.08	3.09	47	3.36	3.11	62	3.27	3.04	64	3.77	3.51	67	4.32	4.36	48
Investment securities (tax equivalent)	1.97	1.85	63	2.09	1.80	72	1.98	1.77	66	2.61	2.25	78	2.97	2.76	71
US Treasury and agency securities (excluding mortgage-backed securities)	1.96	1.22	91	1.96	1.28	83	1.93	1.14	88	2.23	1.75	75	2.65	2.32	76
Mortgage-backed securities	1.51	1.78	21	1.37	1.56	34	1.40	1.57	35	2.29	2.05	72	2.53	2.61	41
All other securities	2.81	2.82	53	3.13	2.91	62	3.06	2.81	63	3.69	3.24	72	3.82	4.06	53
Interest-bearing deposits	0.12	0.20	38	0.19	0.24	41	0.16	0.21	42	0.33	0.53	28	0.67	1.10	20
Time deposits of \$250K or more	0.91	0.50	91	1.32	0.76	90	1.26	0.66	95	2.12	1.42	92	2.03	1.96	55
Time deposits < \$250K	0.23	0.44	19	0.36	0.72	12	0.30	0.62	13	0.34	1.36	1	0.75	1.82	5
Other domestic deposits	0.08	0.17	25	0.10	0.17	33	0.09	0.15	34	0.22	0.36	24	0.55	0.93	19
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.13	0.36	25	0.20	0.19	72	0.15	0.17	62	0.48	0.62	53	1.70	1.86	44
Other borrowed funds and trading liabilities	0.54	1.24	18	1.33	1.31	51	1.18	1.27	46	1.86	1.50	69	2.13	2.38	33
All interest-bearing funds	0.22	0.36	27	0.34	0.40	44	0.28	0.37	42	0.63	0.74	44	1.02	1.49	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		56,637		68,132		130,764		123,022		111,636		
Fiduciary activities income		14,362		14,780		29,511		26,335		26,579		
Service charges on deposit accounts - domestic		12,237		9,206		26,338		20,767		25,696		
Trading revenue.....		-1,715		637		1,006		1,504		1,116		
Investment banking fees and commissions.....		4,479		3,354		6,902		6,192		6,991		
Insurance activities revenue.....		1,956		2,138		4,099		3,894		3,484		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		32		72		513		33		275		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,796		14,334		20,105		29,249		9,267		
Other non-interest income.....		23,490		23,611		42,290		35,048		38,228		
Total overhead expenses		173,648		169,282		351,392		353,010		311,200		
Personnel expense.....		101,452		96,237		200,273		197,588		171,798		
Net occupancy expense.....		28,151		26,791		55,098		50,545		41,856		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		5,178		5,768		11,457		13,412		10,340		
Other operating expenses.....		38,867		40,486		84,564		91,465		87,206		
Fee income on mutual funds and annuities.....		3,477		2,321		4,850		4,263		6,991		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		853,248		1,052,528		1,049,667		992,721		930,855		
Number of equivalent employees		2,509		2,459		2,462		2,612		2,705		
Average personnel expense per employee.....		40.44		39.14		81.35		75.65		63.51		
Average assets per employee.....		6,814.27		6,831.67		6,859.82		6,269.99		4,747.08		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.14	2.35	83	3.41	2.15	71	3.71	2.17	75	3.47	2.02	74
Overhead expenses / Net Interest Income + non-interest income	62.80	59.40	64	56.30	59.03	36	59.67	59.28	47	58.54	62.28	37
Percent of Average Assets												
Total overhead expense	2.03	2.17	46	2.02	2.24	37	2.08	2.17	48	2.16	2.57	31
Personnel expense.....	1.19	1.20	49	1.15	1.25	37	1.19	1.21	48	1.21	1.30	43
Net occupancy expense.....	0.33	0.22	90	0.32	0.24	81	0.33	0.23	85	0.31	0.26	69
Other operating expenses.....	0.52	0.72	18	0.55	0.73	27	0.57	0.72	32	0.64	0.94	25
Overhead less non-interest income	1.37	1.19	61	1.20	1.10	54	1.31	1.10	65	1.40	1.25	65
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	62.07	58.92	63	55.74	58.45	38	59.07	58.83	46	57.93	61.82	36
Personnel expense.....	36.26	32.65	69	31.69	33.10	35	33.66	32.93	48	32.43	32.36	45
Net occupancy expense.....	10.06	6.14	93	8.82	6.33	83	9.26	6.23	89	8.29	6.58	76
Other operating expenses.....	15.74	19.36	23	15.23	18.60	27	16.14	19.18	28	17.21	22.28	30
Total non-interest income	20.24	25.40	41	22.44	28.18	37	21.98	27.67	38	20.19	28.83	33
Fiduciary activities income	5.13	2.23	84	4.87	2.24	83	4.96	2.20	82	4.32	2.09	79
Service charges on domestic deposit accounts	4.37	3.45	63	3.03	3.19	46	4.43	3.27	71	3.41	3.27	52
Trading revenue.....	-0.61	0.45	6	0.21	0.72	59	0.17	0.62	61	0.25	1.28	51
Investment banking fees and commissions.....	1.60	2.25	52	1.10	2.52	43	1.16	2.58	45	1.02	2.46	43
Insurance activities revenue.....	0.70	0.36	77	0.70	0.37	78	0.69	0.36	78	0.64	0.41	75
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	0.01	1.38	24	0.02	0.55	29	0.09	0.60	33	0.01	0.01	52
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.64	1.51	41	4.72	3.83	70	3.38	57	4.80	3.92	65	1.79
Other non-interest income.....	8.40	9.09	57	7.77	9.26	51	7.11	9.27	39	5.75	9.65	31
Overhead less non-interest income	41.82	32.73	76	33.31	29.94	53	37.09	30.52	68	37.74	31.93	65
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.24	21.22	20	20.05	21.54	32	19.35	21.18	28	15.22	18.63	24
Applicable income tax + TE / Pretax net operating income + TE	21.21	23.38	22	21.69	23.10	29	21.32	22.67	26	19.37	21.18	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	8,399,051	8,136,353	7,901,668	8,394,872	8,328,816	3.23	65.99	
Commercial and industrial loans	1,178,077	1,609,333	1,217,157	1,862,150	1,300,641	-26.80	61.38	
Loans to individuals	233,190	265,553	236,531	296,222	355,783	-12.19	-30.78	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	2,272	2,731	2,372	2,938	4,583	-16.81	-33.08	
Other loans and leases	416,903	388,116	403,970	405,352	326,149	7.42	45.63	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,229,493	10,402,086	9,761,698	10,961,534	10,315,972	-1.66	59.42	
Less: Allowance for loan and lease losses	117,403	140,730	121,622	185,827	52,429	-16.58	161.42	
Net loans and leases	10,112,090	10,261,356	9,640,076	10,775,707	10,263,543	-1.45	58.70	
Debt securities that reprice or mature in over 1 year	3,752,567	3,663,659	3,582,679	2,488,272	2,858,216	2.43	71.13	
Mutual funds and equity securities	2,661	2,953	2,906	2,995	3,451	-9.89	-49.70	
Subtotal	13,867,318	13,927,968	13,225,661	13,266,974	13,125,210	-0.44	61.82	
Interest-bearing bank balances	262,235	636,465	1,094,057	705,957	38,521	-58.80	4036.20	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	413,379	202,777	435,606	221,077	387,095	103.86	476.27	
Trading assets	8,752	10,542	10,560	10,052	8,892	-16.98	11.07	
Total earning assets	14,551,684	14,777,752	14,765,884	14,204,060	13,559,718	-1.53	68.12	
Non-interest-bearing cash and due from depository institutions	188,720	209,471	157,604	198,303	195,184	-9.91	73.76	
Premises, fixed assets, and leases	216,293	235,227	229,016	249,420	261,014	-8.05	60.33	
Other real estate owned	0	754	0	504	4,062	-100.00	-100.00	
Investment in unconsolidated subsidiaries	4,033	4,033	4,033	4,033	4,235	0.00	-5.62	
Intangible and other assets	1,840,511	1,739,890	1,771,598	1,768,799	1,695,076	5.78	90.10	
Total assets	16,800,976	16,966,900	16,927,867	16,424,793	15,719,289	-0.98	70.08	
Quarterly average assets	17,163,689	17,010,562	16,938,939	16,487,823	13,891,163	0.90	74.54	
Average loans and leases (YTD)	9,825,513	10,769,839	10,387,224	10,882,175	7,992,865	-8.77	55.29	
Memoranda								
Loans held-for-sale	17,560	41,461	25,277	168,377	43,013	-57.65	-18.99	
Loans not held-for-sale	10,211,933	10,360,625	9,736,421	10,793,157	10,272,959	-1.44	59.69	
Real estate loans secured by 1–4 family	2,607,941	2,612,233	2,548,179	2,889,014	3,051,938	-0.16	19.72	
Commercial real estate loans	5,770,378	5,489,276	5,330,730	5,464,227	5,234,623	5.12	101.47	
Construction and land development	1,090,319	703,647	913,988	767,536	792,174	54.95	65.56	
Multifamily	573,597	645,251	515,632	538,402	513,577	-11.10	42.70	
Nonfarm nonresidential	4,106,462	4,140,378	3,901,110	4,158,289	3,928,872	-0.82	127.67	
Real estate loans secured by farmland	20,732	34,844	22,759	41,631	42,255	-40.50	19.32	
Total investment securities	4,168,607	3,869,389	4,021,191	2,712,344	3,248,762	7.73	83.65	
U.S. Treasury securities	0	19,998	0	39,982	32,837	-100.00		
US agency securities (excluding mortgage-backed securities)	253,934	219,357	242,922	219,461	168,844	15.76	352.19	
Municipal securities	1,299,708	901,539	1,013,989	716,890	831,984	44.17	42.99	
Mortgage-backed securities	2,571,701	2,667,794	2,710,854	1,673,987	2,129,333	-3.60	109.14	
Asset-backed securities	0	0	0	0	0			
Other debt securities	40,603	57,748	50,520	59,029	82,313	-29.69	-41.76	
Mutual funds and equity securities	2,661	2,953	2,906	2,995	3,451	-9.89	-49.70	
Available-for-sale securities	2,884,651	2,964,264	3,013,462	1,978,137	2,393,558	-2.69	132.74	
U.S. Treasury securities	0	19,998	0	39,982	32,837	-100.00		
US agency securities (excluding mortgage-backed securities)	248,930	212,490	236,978	211,682	159,628	17.15	467.85	
Municipal securities	99,310	110,097	106,340	115,763	145,608	-9.80	-11.86	
Mortgage-backed securities	2,521,114	2,597,050	2,652,706	1,584,835	2,006,396	-2.92	141.88	
Asset-backed securities	0	0	0	0	0			
Other debt securities	15,297	24,629	17,438	25,875	49,089	-37.89	-56.71	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-127,702	32,315	23,629	36,971	22,770			
Available-for-sale securities appreciation (depreciation)	-231,408	35,770	-6,233	61,479	24,143			
Structured notes, fair value	0	0	0	0	10,521		-100.00	
Pledged securities	2,052,860	1,869,767	2,078,867	1,774,636	2,026,128	9.79	58.43	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,738,830	4,409,222	4,590,895	4,070,307	3,178,285	7.48	163.06
NOW, ATS and transaction accounts	3,258,871	3,214,484	3,380,146	2,839,536	2,316,855	1.38	100.54
Time deposits less brokered deposits < \$250K	939,902	1,136,570	1,028,063	1,236,637	1,520,546	-17.30	-5.38
MMDA and other savings accounts	4,401,786	4,222,630	4,240,716	3,903,900	3,454,706	4.24	94.81
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,339,389	12,982,906	13,239,820	12,050,380	10,470,392	2.75	99.71
Time deposits of \$250K or more	224,840	317,986	315,748	350,250	490,431	-29.29	2.07
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	147,964	135,267	141,893	241,950	282,362	9.39	-11.75
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	122,359	191,563	128,532	365,576	1,056,357	-36.13	-81.45
Other borrowings w/remaining maturity over 1 year	48,362	178,672	107,922	244,985	421,715	-72.93	-86.84
Brokered deposits < \$250K	5,097	17,417	10,307	28,808	43,198	-70.74	-97.05
Noncore funding	548,622	840,905	704,402	1,231,569	2,294,063	-34.76	-65.45
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	280,910	192,570	132,860	192,291	199,869	45.87	71.05
Other liabilities	164,104	169,683	157,619	193,816	161,044	-3.29	136.93
Total liabilities	14,333,025	14,186,064	14,234,701	13,668,056	13,125,368	1.04	68.61
Equity Capital							
Perpetual preferred stock (including surplus)	144,484	144,484	144,484	144,484	0	0.00	
Common stock	141,834	141,834	141,834	141,834	141,827	0.00	54.58
Common surplus	1,632,617	1,632,460	1,635,642	1,634,815	1,636,966	0.01	139.23
Retained earnings	1,018,209	925,977	977,765	831,688	824,694	9.96	62.54
Accumulated other comprehensive income	-176,061	12,586	-5,120	31,359	1,201		
Other equity capital components	-293,132	-76,505	-201,439	-27,443	-10,767		
Total holding company equity capital	2,467,951	2,780,836	2,693,166	2,756,737	2,593,921	-11.25	79.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,467,951	2,780,836	2,693,166	2,756,737	2,593,921	-11.25	79.16
Total liabilities and capital	16,800,976	16,966,900	16,927,867	16,424,793	15,719,289	-0.98	70.08
Memoranda							
Non-interest-bearing deposits	4,738,830	4,409,222	4,590,895	4,070,307	3,178,285	7.48	163.06
Interest-bearing deposits	8,830,496	8,909,087	8,974,980	8,359,131	7,825,736	-0.88	67.53
Total deposits	13,569,326	13,318,309	13,565,875	12,429,438	11,004,021	1.88	91.86
Long-term debt that reprices within 1 year	0	25,000	0	25,000	25,209	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,693,166	2,756,737	2,756,737	2,593,921	1,978,827		
Accounting restatements	0	0	0	-26,591	0		
Net income	86,870	143,704	242,260	122,044	158,873		
Net sale of new perpetual preferred stock	0	0	0	144,484	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,378	2,283	3,096	976	159		
Less: Purchase of treasury stock	99,420	56,660	182,977	25,296	10,298		
Changes incident to business combinations	0	0	0	0	493,935		
Less: Dividends declared	45,789	49,024	95,792	88,459	71,760		
Change in other comprehensive income	-170,941	-18,773	-36,479	30,158	39,072		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,687	2,569	6,321	5,500	5,113		
Holding company equity capital, ending balance	2,467,951	2,780,836	2,693,166	2,756,737	2,593,921		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	49.99	38.78	72	47.95	36.32	78	46.68	36.25	76	51.11	36.22	82	52.98	37.78	72
Commercial and industrial loans	7.01	11.05	30	9.49	12.25	39	7.19	10.76	29	11.34	13.52	37	8.27	12.02	31
Loans to individuals	1.39	3.52	50	1.57	3.48	51	1.40	3.36	51	1.80	3.40	51	2.26	4.20	52
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.01	0.19	39	0.02	0.21	37	0.01	0.18	38	0.02	0.19	39	0.03	0.24	46
Other loans and leases.....	2.48	4.45	39	2.29	4.22	35	2.39	4.47	36	2.47	4.63	34	2.07	5.01	28
Net loans and leases.....	60.19	61.60	44	60.48	59.81	50	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40
Debt securities over 1 year.....	22.34	19.46	63	21.59	17.61	65	21.16	19.46	62	15.15	15.55	50	18.18	14.60	70
Mutual funds and equity securities	0.02	0.05	42	0.02	0.06	47	0.02	0.06	43	0.02	0.05	44	0.02	0.06	49
Subtotal	82.54	82.34	37	82.09	78.32	62	78.13	79.22	36	80.77	78.16	51	83.50	79.65	48
Interest-bearing bank balances	1.56	4.59	23	3.75	9.11	18	6.46	8.50	43	4.30	7.51	28	0.25	3.06	4
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.46	1.68	70	1.20	1.53	54	2.57	1.56	77	1.35	1.68	53	2.46	1.91	69
Trading assets	0.05	0.55	54	0.06	0.60	46	0.06	0.49	47	0.06	1.01	41	0.06	1.19	38
Total earning assets.....	86.61	90.95	6	87.10	91.43	7	87.23	91.77	7	86.48	91.05	6	86.26	89.53	15
Non-interest cash and due from depository institutions.....	1.12	1.01	63	1.23	1.01	67	0.93	0.82	61	1.21	1.07	57	1.24	1.14	57
Other real estate owned.....	0	0.01	11	0	0.02	38	0	0.01	9	0	0.02	24	0.03	0.03	57
All other assets.....	12.27	7.97	93	11.67	7.50	93	11.84	7.35	91	12.32	7.82	91	12.50	9.27	84
Memoranda															
Short-term investments	4.02	7.68	34	4.95	12.01	18	9.04	11.47	43	5.64	11.17	26	2.71	7.63	36
U.S. Treasury securities.....	0	1.96	7	0.12	1.08	43	0	1.47	10	0.24	0.84	61	0.21	1.03	52
US agency securities (excluding mortgage-backed securities)	1.51	0.84	74	1.29	0.77	75	1.44	0.82	77	1.34	0.63	76	1.07	0.54	77
Municipal securities	7.74	1.75	91	5.31	1.72	86	5.99	1.73	88	4.36	1.69	81	5.29	1.34	90
Mortgage-backed securities	15.31	13.68	61	15.72	12.97	64	16.01	14.14	63	10.19	11.75	45	13.55	11.44	64
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.24	0.52	50	0.34	0.52	56	0.30	0.53	51	0.36	0.42	60	0.52	0.39	71
Loans held-for-sale.....	0.10	0.35	47	0.24	0.42	56	0.15	0.55	45	1.03	0.52	78	0.27	0.39	55
Loans held for investment	60.78	61.41	45	61.06	59.85	51	57.52	58.06	47	65.71	61.72	57	65.35	63.50	40
Real estate loans secured by 1–4 family	15.52	12.26	69	15.40	11.69	68	15.05	11.46	70	17.59	11.91	72	19.42	13.29	74
Revolving	3.86	1.49	92	3.64	1.45	93	3.68	1.42	92	3.83	1.66	91	4.03	2.07	79
Closed-end, secured by first liens	11.52	10.40	64	11.56	9.84	64	11.22	9.67	66	13.55	9.81	71	15.11	10.69	75
Closed-end, secured by junior liens	0.15	0.18	63	0.19	0.20	63	0.16	0.17	66	0.21	0.22	62	0.27	0.28	61
Commercial real estate loans	34.35	24.34	73	32.35	22.48	77	31.49	22.69	72	33.27	22.22	80	33.30	22.23	73
Construction and land development.....	6.49	3.75	78	4.15	3.35	65	5.40	3.34	77	4.67	3.40	67	5.04	3.44	71
Multifamily.....	3.41	3.69	59	3.80	3.31	65	3.05	3.57	54	3.28	3.12	63	3.27	3.01	63
Nonfarm nonresidential	24.44	15.50	78	24.40	14.81	85	23.05	14.57	79	25.32	14.72	84	24.99	14.69	78
Real estate loans secured by farmland.....	0.12	0.35	57	0.21	0.34	62	0.13	0.30	60	0.25	0.33	65	0.27	0.36	66

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.11	62.08	83	78.22	59.66	83	80.95	61.05	83	76.58	57.15	88	80.74	57.46	88
Real estate loans secured by 1–4 family.....	25.49	20.31	69	25.11	19.82	64	26.10	19.86	69	26.36	19.43	72	29.58	20.75	78
Revolving	6.34	2.40	93	5.94	2.42	93	6.38	2.43	93	5.74	2.64	88	6.15	3.15	84
Closed-end.....	19.16	17.67	59	19.17	17.22	61	19.72	17.24	65	20.61	16.59	67	23.44	17.39	73
Commercial real estate loans	56.41	38.23	82	52.77	36.54	81	54.61	37.86	80	49.85	34.63	82	50.74	33.52	83
Construction and land development.....	10.66	5.97	79	6.76	5.50	62	9.36	5.65	78	7	5.26	69	7.68	5.09	73
1–4 family.....	3.46	1.34	86	1.71	1.11	73	2.53	1.18	80	1.69	0.93	74	1.57	0.94	73
Other.....	7.20	4.56	73	5.06	4.33	61	6.83	4.40	74	5.32	4.19	65	6.11	4.02	74
Multifamily.....	5.61	5.72	59	6.20	5.34	65	5.28	5.78	57	4.91	4.96	58	4.98	4.69	61
Nonfarm nonresidential	40.14	24.64	81	39.80	24.14	86	39.96	24.56	81	37.94	22.93	87	38.09	22.15	88
Owner-occupied.....	13.05	8.28	76	12.29	8.14	75	12.58	8.29	74	11.40	7.68	72	12.02	7.72	77
Other.....	27.09	16.13	85	27.51	15.71	90	27.38	15.94	86	26.53	14.95	92	26.07	14.34	90
Real estate loans secured by farmland.....	0.20	0.59	57	0.33	0.59	62	0.23	0.54	59	0.38	0.54	65	0.41	0.55	65
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	11.52	18.46	27	15.47	20.98	31	12.47	18.86	29	16.99	22.17	31	12.61	19.53	27
Loans to individuals	2.28	6.27	48	2.55	6.28	50	2.42	6.24	51	2.70	6.13	50	3.45	7.13	50
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.02	0.32	38	0.03	0.37	37	0.02	0.34	36	0.03	0.32	39	0.04	0.37	43
Other loans and leases.....	4.08	8.30	42	3.73	8.03	38	4.14	8.75	40	3.70	9.09	35	3.16	9.85	30
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	520.70	407.54	75	464.85	383.17	66	473.90	391.81	67	480.72	381.27	71	557.42	391.26	79
Real estate loans secured by 1–4 family.....	161.68	130.40	68	149.24	124.52	62	152.83	126.06	69	165.44	125.03	67	204.26	138.18	75
Revolving	40.18	15.55	93	35.31	15.53	87	37.36	15.44	90	36.04	17.42	85	42.44	21.26	81
Closed-end.....	121.50	113.22	60	113.93	107.53	57	115.47	108.85	56	129.40	106.14	62	161.81	115.20	75
Commercial real estate loans	357.74	254.23	74	313.61	238.21	69	319.71	245.88	69	312.90	234.65	66	350.34	229.44	75
Construction and land development.....	67.59	38.88	80	40.20	35.52	58	54.82	35.95	72	43.95	35.62	64	53.02	34.95	71
1–4 family.....	21.95	8.60	86	10.16	7.06	70	14.84	7.42	79	10.58	6.34	71	10.84	6.61	70
Other.....	45.65	29.76	75	30.05	28.07	55	39.98	28.11	70	33.37	28.16	61	42.18	27.32	74
Multifamily.....	35.56	39.14	59	36.86	34.78	64	30.93	38.66	53	30.83	32.74	59	34.37	31.04	66
Nonfarm nonresidential	254.58	162.28	80	236.55	157.17	80	233.97	158.05	76	238.12	155.06	78	262.95	152.10	81
Owner-occupied.....	82.77	54.20	73	73.05	52.65	69	73.68	52.99	70	71.56	52.37	68	82.99	53.07	75
Other.....	171.81	106.54	80	163.49	102.08	83	160.29	102.54	80	166.56	100.54	82	179.96	97.41	85
Real estate loans secured by farmland.....	1.29	3.62	58	1.99	3.59	61	1.36	3.22	60	2.38	3.44	64	2.83	3.60	65
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	73.04	115.10	32	91.94	127.07	34	73	114.45	33	106.63	139.91	35	87.05	122.02	34
Loans to individuals	14.46	35.52	50	15.17	35.29	49	14.19	34.55	51	16.96	37.47	52	23.81	43.51	50
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.14	1.81	39	0.16	2.01	38	0.14	1.86	37	0.17	1.88	39	0.31	2.18	44
Other loans and leases.....	25.85	50.19	38	22.17	46.75	32	24.23	51.06	35	23.21	49.54	30	21.83	52.44	27
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.39	30.64	75	40.58	28.84	81	42.06	30.07	77	38.58	27.32	82	38.96	26.45	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	275.18	203.71	73	241.14	187.37	67	246.22	195.33	68	242.18	183.76	65	268.99	178.57	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	357.95	261.50	74	314.19	244.59	67	319.89	252.85	67	313.74	240.85	65	351.98	236.10	75

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	4.02	7.68	34	4.95	12.01	18	9.04	11.47	43	5.64	11.17	26	2.71	7.63	36
Liquid assets	19.55	25.39	36	22.18	28.17	36	24.91	29.03	40	17.34	26.22	25	16.37	22.44	39
Investment securities	24.81	21.68	62	22.81	19.64	60	23.75	21.63	60	16.51	17.85	45	20.67	16.99	69
Net loans and leases	60.19	61.60	44	60.48	59.81	50	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40
Net loans, leases and standby letters of credit	60.37	62.44	43	60.79	60.62	50	57.13	59.49	46	65.92	62.48	57	65.68	64.84	38
Core deposits	79.40	75.64	53	76.52	74.75	40	78.21	75.71	45	73.37	70.67	44	66.61	63.09	46
Noncore funding	3.27	10.86	18	4.96	10.89	28	4.16	10.30	24	7.50	14.13	33	14.59	19.36	42
Time deposits of \$250K or more	1.34	1.54	55	1.87	1.81	62	1.87	1.58	67	2.13	2.11	58	3.12	2.94	57
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.88	1.20	58	0.80	1.20	54	0.84	1.23	55	1.47	1.47	66	1.80	1.94	63
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.88	0.50	70	0.80	0.52	64	0.84	0.54	67	1.47	0.54	78	1.80	0.48	79
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.73	1.63	46	1.13	0.99	65	0.76	1	56	2.23	1.24	75	6.72	3.01	87
Earning assets that reprice within 1 year	21.51	36.16	15	20.03	38.93	12	19.66	37.37	10	20.47	39.38	11	22.62	39.29	9
Interest-bearing liabilities that reprice within 1 year	4.28	6.49	44	5.87	7.04	54	4.98	6.39	53	6.43	8.20	48	8.47	10.19	46
Long-term debt that reprices within 1 year	0	0.28	32	0.15	0.26	69	0	0.26	30	0.15	0.47	62	0.16	0.96	53
Net assets that reprice within 1 year	17.23	28.22	25	14.01	30.25	16	14.68	29.65	17	13.89	29.11	17	13.98	26.63	15
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.92	3.09	35	0.01	-1.82	61	-6.24	-2.33	38	2.30	3.20	51	14.23	14.45	52
Net short-term noncore funding dependence	-2.13	-1.79	41	-1.93	-8.21	71	-7.76	-7.71	45	-0.52	-4.76	63	9.63	3.38	65
Short-term investment / Short-term noncore funding	177.84	166.36	66	147.25	284.81	32	303.61	273.46	65	108.03	184.19	36	25.18	77.77	34
Liquid assets - short-term noncore funding / Nonliquid assets	21.50	28.61	43	24.19	34.02	40	29.20	36.68	40	14.65	28.18	34	6.72	16.97	35
Net loans and leases / Total deposits	74.52	76.80	45	77.05	74.66	55	71.06	72.79	47	86.70	79.43	72	93.27	90.31	55
Net loans and leases / Core deposits	75.81	82.80	39	79.04	81.17	49	72.81	78.25	43	89.42	88.34	60	98.02	103.93	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.37	-6.37	34	1.95	0.84	82	1.49	0.12	88	2.29	1.57	70	1.58	0.72	80
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.16	-13.54	40	2.16	1.94	67	-0.39	-0.25	43	3.80	4.31	55	1.67	1.36	64
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02		0.01	0	75
Percent of Investment Securities															
Held-to-maturity securities	30.74	23.58	58	23.32	13.42	71	24.99	14.28	71	26.96	11.38	77	26.22	12.67	73
Available-for-sale securities	69.20	74.56	42	76.61	84.66	28	74.94	83.77	29	72.93	87.23	23	73.68	85.40	27
U.S. Treasury securities	0	9.26	7	0.52	5.52	40	0	6.70	10	1.47	4.72	59	1.01	6.15	49
US agency securities (excluding mortgage-backed securities)	6.09	4.02	72	5.67	4.50	68	6.04	4.12	73	8.09	4.01	76	5.20	3.49	72
Municipal securities	31.18	8	91	23.30	8.87	81	25.22	8.22	85	26.43	9.83	82	25.61	7.75	88
Mortgage-backed securities	61.69	63.23	42	68.95	66.59	52	67.41	66.54	51	61.72	66.64	42	65.54	67.43	43
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.97	3.01	47	1.49	3.17	50	1.26	3.08	46	2.18	3.01	57	2.53	2.94	64
Mutual funds and equity securities	0.06	0.28	42	0.08	0.32	45	0.07	0.29	44	0.11	0.35	43	0.11	0.40	45
Debt securities 1 year or less	9.92	8.89	65	5.24	8.69	43	10.83	7.78	71	8.15	10.55	51	11.92	11.86	61
Debt securities 1 to 5 years	6.87	20.02	21	7.88	17.05	35	6.90	18.25	25	11.23	17.03	46	7.97	17.94	37
Debt securities over 5 years	83.15	68.75	72	86.81	72.17	71	82.20	71.11	66	80.51	69.86	60	80.01	66.02	61
Pledged securities	49.25	30.80	78	48.32	33.87	69	51.70	32.26	78	65.43	35.67	84	62.37	30.57	88
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0.32	0.03	90
Percent Change from Prior Like Quarter															
Short-term investments	-19.50	-31.70	64	-15.41	51.37	15	65.01	27.98	74	117.81	183.32	50	112.50	26.69	85
Investment securities	7.73	21.19	37	36.06	33.34	62	48.26	31.36	73	-16.51	23.62	5	3.49	11.75	41
Core deposits	2.75	9.58	32	10.65	16.88	26	9.87	16.94	27	15.09	26.88	16	23.93	11.23	84
Noncore funding	-34.76	10.50	6	-58.64	-23.76	5	-42.80	-14.79	18	-46.31	-12.18	9	32.39	6.59	85

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	4,104,547	3,173,721	3,797,787	3,045,514	3,123,818
Commit: Secured commercial real estate loans	1,019,982	684,700	806,199	727,461	897,065
Commit: Unsecured real estate loans	6,476	6,057	5,467	4,079	13,997
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	30,832	52,014	30,895	50,914	60,245
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	55,560	124,461	73,777	351,877	93,013
Written options contracts (interest rate)	26,722	63,776	32,288	115,027	36,943
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,719,060	1,616,158	1,658,894	1,440,431	883,164
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.43	24.48	56	18.71	22.45	44	22.44	22.78	57	18.54	22.01	46	19.87	23.52	47
Standby letters of credit	0.18	0.66	19	0.31	0.67	31	0.18	0.65	19	0.31	0.71	31	0.38	0.84	34
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	10.72	44.65	39	10.63	49.75	35	10.43	46.30	38	11.61	48.62	32	6.45	68.47	20
Interest rate contracts	10.72	32.11	42	10.63	35.96	37	10.43	32.46	41	11.61	34.36	34	6.45	47.31	21
Interest rate futures and forward contracts	0.33	3.60	62	0.73	5.17	62	0.44	3.25	56	2.14	6.21	68	0.59	10.67	53
Written options contracts (interest rate)	0.16	1.58	39	0.38	1.82	44	0.19	1.41	35	0.70	2.18	46	0.24	2.47	37
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	10.23	21.90	45	9.53	20.67	41	9.80	20.49	46	8.77	20.83	37	5.62	28.86	23
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	41.77	46.07	55	29.47	42.93	40	36.56	44.98	51	27.99	42.82	37	39.08	45.53	58

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,801,342	1,804,395	1,764,959	1,907,335	1,013,120
Interest rate contracts	1,801,342	1,804,395	1,764,959	1,907,335	1,013,120
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	55,560	124,461	73,777	351,877	93,013
Written options	26,722	63,776	32,288	115,027	36,943
Exchange-traded	0	0	0	0	0
Over-the-counter	26,722	63,776	32,288	115,027	36,943
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,719,060	1,616,158	1,658,894	1,440,431	883,164
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,801,342	1,804,395	1,764,959	1,907,335	1,013,120
Interest rate contracts	1,801,342	1,804,395	1,764,959	1,907,335	1,013,120
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,745,782	1,740,619	1,732,671	1,555,458	920,106
One year or less	35,780	129,661	73,777	120,227	54,310
Over 1 year to 5 years	449,025	318,479	346,671	215,213	110,763
Over 5 years	1,260,977	1,292,479	1,312,223	1,220,018	755,033
Gross negative fair value (absolute value)	45,812	34,174	28,768	57,342	17,552
Gross positive fair value	48,901	33,279	27,648	48,613	14,588
Held for trading	0	0	0	0	0
Non-traded	48,901	33,279	27,648	48,613	14,588
Current credit exposure on risk-based capital derivative contracts	46,809	30,380	24,852	46,393	14,549
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	3.08	9.78	48	6.90	12.57	54	4.18	11.16	46	18.45	14.05	66	9.18	13.49	58
Written options	1.48	5.78	37	3.53	7.49	44	1.83	6.28	39	6.03	8.18	55	3.65	5.91	50
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.48	5.46	40	3.53	7.20	46	1.83	5.96	41	6.03	7.73	57	3.65	5.10	53
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	95.43	74.97	70	89.57	71.23	61	93.99	74.26	71	75.52	68.76	47	87.17	69.75	61
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	96.92	93.09	40	96.47	91.87	46	98.17	92.53	52	81.55	91.48	21	90.82	93.86	27
One year or less	1.99	31.78	15	7.19	28.05	31	4.18	27.56	21	6.30	32.05	25	5.36	32.17	21
Over 1 year to 5 years	24.93	24.76	53	17.65	26.03	36	19.64	27.01	38	11.28	27.06	26	10.93	30.45	25
Over 5 years	70	27.14	88	71.63	30.08	88	74.35	29.89	90	63.96	29.56	82	74.53	28.09	90
Gross negative fair value (absolute value)	2.54	1.56	78	1.89	1.25	72	1.63	0.98	77	3.01	1.55	77	1.73	0.83	84
Gross positive fair value	2.71	1.74	73	1.84	1.68	57	1.57	1.34	65	2.55	2.23	60	1.44	1.19	66
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.07	53	0.02	0.05	52	0.02	0.04	53	0.04	0.07	56	0.01	0.06	47
Gross positive fair value (X)	0.03	0.08	56	0.02	0.07	35	0.02	0.05	38	0.03	0.09	32	0.01	0.07	29
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.03	0.02	81	0.02	0.01	75	0.02	0.01	75	0.03	0.02	78	0.01	0.01	71
Current credit exposure (X)	0.03	0.04	66	0.02	0.05	40	0.02	0.04	43	0.03	0.06	38	0.01	0.05	35
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.38	0.54	67	0.28	0.63	45	0.22	0.46	46	0.42	0.85	42	0.13	0.73	34

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	121,622	185,827	185,827	52,429	48,948
Gross losses	3,452	3,557	10,136	12,535	12,657
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,423	3,598	8,408	5,486	5,073
Net losses	29	-41	1,728	7,049	7,584
Provision for loan and lease losses	-4,190	-45,138	-62,477	101,960	11,065
Adjustments	0	0	0	38,487	0
Ending balance	117,403	140,730	121,622	185,827	52,429
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	0.08	14	-0.54	-0.14	7	-0.37	-0.09	5	0.62	0.51	68	0.09	0.15	38
Provision for loan and lease losses / Average loans and leases	-0.09	0.14	14	-0.84	-0.25	9	-0.60	-0.16	7	0.94	0.82	63	0.14	0.24	38
Provision for loan and lease losses / Net loan and lease losses	-14,448.28	198.72	1	10,092.68	77.32	99	-3,615.57	-105.48	3	1,446.45	487.86	90	145.90	130.58	69
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.17	52	1.36	1.39	53	1.25	1.23	58	1.72	1.58	68	0.51	0.83	22
Allowance for loan and lease losses / Total loans and leases	1.15	1.15	53	1.35	1.37	53	1.25	1.20	58	1.70	1.55	68	0.51	0.81	23
Allowance for loan and lease losses / Net loans and leases losses (X)	2,024.19	28.67	99		15.27		70.38	21.39	89	26.36	11.58	84	6.91	8.03	63
Allowance for loan and lease losses / Nonaccrual assets	370.19	413.77	58	388.63	318.67	74	340.28	364.13	63	503.87	299.17	83	116.73	218.72	31
ALLL / 90+ days past due + nonaccrual loans and leases	282.79	319.24	54	315.98	260.68	72	277.13	287.08	62	404.87	244.34	80	92.69	151.73	33
Gross loan and lease losses / Average loans and leases	0.07	0.16	39	0.07	0.22	18	0.10	0.19	33	0.12	0.34	20	0.16	0.28	35
Recoveries / Average loans and leases	0.07	0.07	61	0.07	0.08	52	0.08	0.08	58	0.05	0.07	42	0.06	0.08	49
Net losses / Average loans and leases	0	0.08	24	0	0.13	15	0.02	0.11	22	0.06	0.27	22	0.09	0.21	40
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	33.77	23.25	78	28.70	16.12	83	67.08	34.67	86	43.34	33.98	72	48.01	36.22	82
Earnings coverage of net loan and lease losses (X)	3,544.66	-9.51	99	-3,301.44	4.52	1	138.53	39.72	85	35.05	22.91	79	26.94	24.40	68
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	42	-0.02	0.03	16	0	0.02	49	0.03	0.04	53	0.06	0.01	87
Real estate loans secured by 1-4 family	0	-0.02	83	-0.03	-0.01	31	-0.02	-0.02	37	0.04	0.01	81	0.06	0.01	88
Revolving	0.02	-0.08	91	-0.05	-0.05	32	-0.03	-0.07	46	0.01	0.01	64	-0.03	0.02	21
Closed-end	0	-0.02	58	-0.02	-0.01	36	-0.02	-0.01	34	0.05	0	87	0.08	0	94
Commercial real estate loans	-0.01	0	22	-0.02	0.05	10	0.02	0.04	58	0.02	0.07	37	0.06	0.01	82
Construction and land development	0.01	-0.02	92	-0.01	0	28	0.02	0	85	0	0	68	-0.02	-0.01	27
1-4 family	0	0	60	0	0	57	0.02	0	95	-0.01	0	9	0	0	88
Other	0.01	-0.01	94	-0.01	-0.01	27	0	0	33	0.01	0	76	-0.03	-0.01	22
Multifamily	0	0	58	0	0.01	21	0.01	0.01	84	0	0	58	-0.01	0	7
Nonfarm nonresidential	-0.02	0	17	-0.02	0.07	10	0.02	0.05	51	0.02	0.11	36	0.08	0.02	86
Owner-occupied	-0.01	0	16	0	0.01	17	0	0.01	65	0.01	0.02	63	0.05	0.01	90
Other	-0.01	0	14	-0.02	0.06	10	0.01	0.04	59	0.01	0.08	40	0.03	0.01	82
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.03	0.10	47	0.04	0.20	32	0.04	0.17	27	0.11	0.47	23	0.07	0.37	17
Loans to individuals	0.10	0.65	13	0.40	0.78	38	0.41	0.71	41	0.96	1.13	56	0.52	1.17	27
Credit card loans		1.99			2.18			1.84			2.92			3.11	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0.04	0.08	68
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.14	13	-0.01	0.08	16	-0.01	0.10	14	-0.01	0.15	9	0.04	0.15	48

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		31,566		21,308		27,282		31,811		36,611					
90+ days past due loans and leases		9,802		8,325		8,145		9,018		11,650					
Nonaccrual loans and leases.....		31,714		36,212		35,742		36,880		44,913					
Total past due and nonaccrual loans and leases.....		73,082		65,845		71,169		77,709		93,174					
Restructured 30-89 days past due		178		75		130		215		281					
Restructured 90+ days past due		242		7		341		172		37					
Restructured nonaccrual		2,120		1,664		1,547		1,828		1,422					
Total restructured loans and leases		2,540		1,746		2,018		2,215		1,740					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		3,159		5,717		3,275		3,540		5,113					
Other real estate owned.....		0		754		0		504		4,062					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.31	0.32	58	0.20	0.27	49	0.28	0.32	54	0.29	0.39	44	0.35	0.43	51
90+ days past due loans and leases	0.10	0.09	70	0.08	0.10	71	0.08	0.10	70	0.08	0.12	63	0.11	0.15	64
Nonaccrual loans and leases.....	0.31	0.38	44	0.35	0.58	28	0.37	0.46	40	0.34	0.66	22	0.44	0.51	43
90+ days past due and nonaccrual loans and leases.....	0.41	0.53	45	0.43	0.73	30	0.45	0.62	39	0.42	0.85	21	0.55	0.71	44
30-89 days past due restructured.....	0	0.01	54	0	0.01	46	0	0.01	51	0	0.01	46	0	0.01	42
90+ days past due restructured	0	0	78	0	0	63	0	0	77	0	0.01	68	0	0.01	65
Nonaccrual restructured.....	0.02	0.09	27	0.02	0.12	15	0.02	0.10	19	0.02	0.13	17	0.01	0.14	16
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.31	0.32	57	0.20	0.27	49	0.28	0.32	54	0.29	0.40	44	0.35	0.43	51
90+ days past due assets	0.10	0.10	70	0.08	0.10	71	0.08	0.10	70	0.08	0.12	63	0.11	0.15	63
Nonaccrual assets	0.31	0.39	43	0.35	0.59	28	0.37	0.47	40	0.34	0.67	22	0.44	0.53	43
30+ days past due and nonaccrual assets	0.71	0.88	49	0.63	1.04	33	0.73	0.97	43	0.71	1.29	27	0.90	1.19	44
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.25	0.32	46	0.26	0.43	30	0.26	0.36	38	0.28	0.52	27	0.36	0.44	46
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.34	42	0.27	0.46	28	0.26	0.37	35	0.28	0.55	25	0.39	0.48	45
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.21	0.38	30	0.25	0.52	21	0.23	0.41	29	0.25	0.60	17	0.35	0.53	28
Allowance for loan and lease losses	30.06	57.44	26	30.39	67.93	20	32.47	62.64	24	22.23	66.66	8	103.77	115.41	51
Equity capital + allowance for loan and lease losses	1.37	3.52	17	1.46	4.43	12	1.40	3.60	16	1.40	4.97	10	2.06	4.28	23
Tier 1 capital + allowance for loan and lease losses	2.15	3.97	27	2.38	5.28	18	2.31	4.30	28	2.29	6.05	13	3.64	5.65	30
Loans and leases + other real estate owned	0.35	0.63	30	0.41	0.88	21	0.40	0.71	28	0.38	0.97	12	0.53	0.85	26

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.29	0.26	64	0.21	0.24	54	0.28	0.26	60	0.29	0.39	45	0.35	0.38	56
	90+ days past due		0.11	0.11	75	0.08	0.12	72	0.09	0.12	75	0.08	0.16	66	0.11	0.16	68
	Nonaccrual.....		0.33	0.45	46	0.40	0.65	34	0.39	0.52	44	0.41	0.76	30	0.37	0.46	47
Commercial and industrial	30–89 days past due		0.36	0.28	69	0.13	0.17	50	0.28	0.24	67	0.24	0.23	64	0.31	0.31	61
	90+ days past due		0.04	0.03	71	0.11	0.02	92	0.05	0.04	74	0.10	0.03	85	0.14	0.05	83
	Nonaccrual.....		0.36	0.46	49	0.23	0.64	23	0.41	0.57	46	0.13	0.75	12	1.04	0.83	66
Individuals	30–89 days past due		1.20	0.70	83	0.75	0.55	74	0.89	0.63	72	0.94	0.83	62	1.06	0.83	63
	90+ days past due		0.10	0.07	71	0.10	0.07	73	0.23	0.09	80	0.13	0.14	65	0.16	0.17	68
	Nonaccrual.....		0.06	0.18	43	0.08	0.18	50	0.08	0.17	49	0.06	0.28	34	0.07	0.17	44
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0.81	0	98
	Nonaccrual.....		0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0.04	0.20	41
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
Memoranda																	
1–4 family	30–89 days past due		0.23	0.39	42	0.21	0.35	43	0.34	0.46	46	0.41	0.65	36	0.48	0.67	44
	90+ days past due		0.08	0.22	67	0.14	0.27	70	0.17	0.24	72	0.15	0.33	69	0.17	0.31	72
	Nonaccrual		0.80	0.61	74	0.92	0.82	68	0.92	0.71	73	0.86	0.89	60	0.82	0.73	64
Revolving	30–89 days past due		0.19	0.26	41	0.19	0.29	38	0.26	0.28	51	0.18	0.48	25	0.23	0.45	28
	90+ days past due		0.03	0.02	77	0.02	0.02	76	0.06	0.02	83	0.01	0.03	72	0.01	0.05	57
	Nonaccrual		0.06	1.15	15	0.04	1.05	15	0.04	1.18	14	0.05	1.13	13	0.16	1	19
Closed-end	30–89 days past due		0.24	0.42	43	0.22	0.36	46	0.36	0.49	48	0.48	0.65	47	0.55	0.70	51
	90+ days past due		0.10	0.25	68	0.17	0.29	75	0.20	0.26	75	0.19	0.38	73	0.21	0.35	72
Junior lien	Nonaccrual		1.05	0.60	81	1.20	0.77	81	1.21	0.67	85	1.09	0.87	71	0.99	0.70	76
	30–89 days past due		0.03	0.01	93	0.02	0.01	77	0.03	0.01	82	0.01	0.02	48	0.03	0.02	71
	90+ days past due		0.01	0	90	0.06	0	98	0	0	74	0.01	0	86	0.03	0	95
	Nonaccrual		0.08	0.02	87	0.10	0.04	83	0.09	0.03	84	0.10	0.04	84	0.09	0.04	79
Commercial real estate	30–89 days past due		0.32	0.16	82	0.21	0.14	71	0.25	0.15	75	0.23	0.26	62	0.27	0.18	75
	90+ days past due		0.12	0.01	93	0.05	0.01	84	0.05	0.01	91	0.04	0.02	84	0.08	0.03	78
	Nonaccrual		0.11	0.32	28	0.15	0.52	20	0.13	0.38	25	0.17	0.62	17	0.11	0.23	31
Construction and development	30–89 days past due		0.05	0.22	50	0.17	0.12	77	0	0.17	17	0.50	0.28	77	0.16	0.28	55
	90+ days past due		0	0.01	39	0.05	0.01	91	0.04	0.01	88	0.04	0.01	89	0	0.02	33
	Nonaccrual		0.01	0.16	32	0.02	0.36	35	0.02	0.20	39	0.02	0.41	28	0.04	0.20	37
1–4 family	30–89 days past due		0.05	0.02	78	0.06	0.02	84	0	0.02	30	0.47	0.03	96	0.02	0.06	54
	90+ days past due		0	0	47	0.04	0	94	0.04	0	95	0.04	0	94	0	0	41
Other	Nonaccrual		0	0.01	69	0	0.02	30	0.01	0.01	68	0	0.03	27	0.02	0.02	72
	30–89 days past due		0	0.17	19	0.10	0.07	77	0	0.13	21	0.03	0.22	40	0.14	0.20	66
	90+ days past due		0	0.01	40	0.01	0	88	0.01	0	87	0	0	40	0	0.01	35
	Nonaccrual		0	0.13	37	0.02	0.29	39	0.01	0.16	44	0.02	0.35	33	0.01	0.17	38
Multifamily	30–89 days past due		1.06	0.04	98	0.12	0.06	80	0.50	0.07	93	0.35	0.09	85	0	0.08	19
	90+ days past due		0.12	0	96	0	0	44	0.13	0	98	0	0	45	0.03	0	91
	Nonaccrual		0	0.07	25	0.01	0.14	45	0	0.17	21	0.01	0.11	44	0.10	0.05	80
Nonfarm non-residential	30–89 days past due		0.29	0.13	79	0.24	0.14	77	0.27	0.13	81	0.17	0.23	56	0.32	0.14	83
	90+ days past due		0.15	0.01	95	0.06	0.01	88	0.04	0.01	91	0.05	0.02	83	0.10	0.03	81
	Nonaccrual		0.15	0.39	32	0.19	0.66	21	0.18	0.45	29	0.21	0.80	18	0.12	0.28	27
Owner Occupied	30–89 days past due		0.02	0.04	41	0.09	0.04	80	0.03	0.04	58	0.01	0.07	22	0.09	0.07	66
	90+ days past due		0	0	74	0.05	0	94	0.01	0	88	0.01	0	75	0.08	0.01	91
	Nonaccrual		0.11	0.14	48	0.09	0.25	25	0.12	0.17	44	0.10	0.27	23	0.10	0.16	43
Other	30–89 days past due		0.28	0.08	89	0.15	0.09	77	0.24	0.08	86	0.16	0.14	68	0.23	0.07	90
	90+ days past due		0.15	0	96	0	0.01	77	0.03	0	94	0.04	0.01	88	0.02	0.01	78
	Nonaccrual		0.05	0.21	31	0.11	0.40	33	0.06	0.23	30	0.11	0.44	30	0.02	0.10	28
Farmland	30–89 days past due		0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0.20	0.23	61
	90+ days past due		0	0.01	43	0	0	45	0	0	45	0	0	45	0.06	0.01	89
	Nonaccrual		0.19	0.63	57	0	1.10	21	0.19	0.69	50	0.79	1.13	57	1.18	0.84	68
Credit card	30–89 days past due			1.02			0.63			0.81			0.95			1.19	
	90+ days past due			0.44			0.39			0.45			0.63			0.78	
	Nonaccrual			0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,481,319	1,697,788	1,576,037	1,749,206	1,768,026										
Retained earnings	1,048,535	970,668	1,018,199	888,624	824,694										
Accumulated other comprehensive income (AOCI)	-176,061	12,586	-5,120	31,359	1,201										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,353,793	2,681,042	2,589,116	2,669,189	2,593,921										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,148,397	1,158,644	1,152,554	1,164,901	1,150,982										
Accumulated other comprehensive income-related adjustments	-176,061	12,586	-5,120	31,359	1,201										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,381,457	1,509,812	1,441,682	1,472,929	1,441,738										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,381,457	1,509,812	1,441,682	1,472,929	1,441,738										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	144,484	144,484	144,484	144,484	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	144,484	144,484	144,484	144,484	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	144,484	144,484	144,484	144,484	0										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	150,000	55,000	0	55,000	60,000										
Non-qualifying capital instruments	130,000	130,000	130,000	130,000	136,500										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	75,240	92,265	79,496	129,001	53,526										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	355,240	277,265	209,496	314,001	250,026										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	355,240	277,265	209,496	314,001	250,026										
Exited advanced approach tier 2 capital															
Total capital	1,881,181	1,931,561	1,795,662	1,931,414	1,691,764										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,194,015	17,055,253	16,979,373	16,544,759	13,891,163										
Less: Deductions from common equity tier 1 capital	1,148,397	1,158,643	1,152,554	1,164,901	1,150,982										
Less: Other deductions	-289	-14,554	-398	-15,502	-17,468										
Total assets for leverage ratio	16,045,907	15,911,164	15,827,217	15,395,360	12,757,649										
Total risk-weighted assets	12,212,360	10,948,108	11,286,610	10,989,527	11,188,570										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.31	11.85	46	13.79	12.66	71	12.77	12.37	62	13.40	12.35	72	12.89	12.11	73
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.50	12.53	54	15.11	13.44	80	14.05	13.11	70	14.72	13.08	79	12.89	12.78	61
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.40	14.37	71	17.64	15.42	84	15.91	14.91	72	17.58	15.23	84	15.12	14.36	70
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.51	9.08	67	10.40	9.11	81	10.02	8.98	74	10.51	9.13	85	11.30	9.76	83
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			1,956			2,138			4,099			3,894			3,484	-8.51	18.26
Other insurance activities income			1,956			2,138			4,099			3,894			3,484	-8.51	18.26
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			348,807			309,454			350,359			306,038			299,516	12.72	83.29

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.70	0.36	77	0.70	0.37	78	0.69	0.36	78	0.64	0.41	75	0.67	0.47	76			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.23	12.13	85	17.24	11.54	72	20.52	12	83	16.97	11.03	75	20.05	11.51	82			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	6,838	7,000	6,990	7,000	7,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	6,838	7,000	6,990	7,000	7,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....	-2.31	18.50	46	0	3.19	51	-0.14	9.48	48	0	2.04	49		12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		79,500	73,000	250,500	64,485	103,414	8.90	120.31
Dividends		79,500	73,000	250,500	64,000	102,000	8.90	120.83
Interest		0	0	0	485	1,414		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		1,750	1,800	1,800	1,200	2,471	-2.78	-19.54
Dividends		1,750	1,800	1,800	1,200	2,471	-2.78	-19.54
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		81,250	74,800	252,300	65,685	105,885	8.62	112.36
Securities gains (losses)		0	0	0	-6	-1		
Other operating income		0	0	0	0	15		-100.00
Total operating income		81,250	74,800	252,300	65,679	105,899	8.62	112.16
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		1,573	930	1,545	1,914	102	69.14	
Other expenses		5,149	4,838	9,827	10,465	16,366	6.43	8.97
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,722	5,768	11,372	12,379	16,468	16.54	42.26
Income (loss) before taxes		74,528	69,032	240,928	53,284	89,452	7.96	121.99
Applicable income taxes (credit)		-1,338	-1,338	-4,163	-2,471	-3,207		
Extraordinary items								
Income before undistributed income of subsidiaries		75,866	70,370	245,091	55,755	92,659	7.81	113.08
Equity in undistributed income of subsidiaries		11,004	73,334	-2,831	66,289	66,214	-84.99	-33.80
Bank subsidiaries		11,180	73,962	-3,224	65,732	66,959	-84.88	-36.15
Nonbank subsidiaries		-176	-628	393	557	-745		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		86,870	143,704	242,260	122,044	158,873	-39.55	66.33
Memoranda								
Bank net income		90,680	146,962	247,276	129,732	168,959	-38.30	69.46
Nonbank net income		1,574	1,172	2,193	1,757	1,726	34.30	22.30
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,476,476	89.35	2,731,110	91.78	2,636,220	92.52	2,675,924	2,572,916	-9.32	73.53
Common and preferred stock		2,476,476	89.35	2,731,110	91.78	2,636,220	92.52	2,675,924	2,572,916	-9.32	73.53
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		9,925	0.36	9,102	0.31	10,121	0.36	9,730	9,169	9.04	35.37
Common and preferred stock		9,925	0.36	9,102	0.31	10,121	0.36	9,730	9,169	9.04	35.37
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	225	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		246,167	8.88	196,933	6.62	163,356	5.73	223,224	170,854	25.00	298.34
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		39,138	1.41	38,640	1.30	39,678	1.39	38,194	38,393	1.29	34.64
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,771,706	100.00	2,975,785	100.00	2,849,375	100.00	2,947,072	2,791,557	-6.86	81.44
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		147,715	5.33	35,045	1.18	0	0	35,100	36,438	321.50	
Other liabilities		22,845	0.82	27,379	0.92	23,349	0.82	23,045	22,976	-16.56	94.19
Balance due to subsidiaries and related institutions		133,195	4.81	132,525	4.45	132,860	4.66	132,190	138,222	0.51	-3.71
Total liabilities		303,755	10.96	194,949	6.55	156,209	5.48	190,335	197,636	55.81	102.38
Equity Capital		2,467,951	89.04	2,780,836	93.45	2,693,166	94.52	2,756,737	2,593,921	-11.25	79.16
Perpetual preferred stock (income surplus)		144,484	5.21	144,484	4.86	144,484	5.07	144,484	0	0.00	
Common stock		141,834	5.12	141,834	4.77	141,834	4.98	141,834	141,827	0.00	54.58
Common surplus		1,632,617	58.90	1,632,460	54.86	1,635,642	57.40	1,634,815	1,636,966	0.01	139.23
Retained earnings		1,018,209	36.74	925,977	31.12	977,765	34.32	831,688	824,694	9.96	62.54
Accumulated other comprehensive income		-176,061	-6.35	12,586	0.42	-5,120	-0.18	31,359	1,201		
Other equity capital components		-293,132	-10.58	-76,505	-2.57	-201,439	-7.07	-27,443	-10,767		
Total liabilities and equity capital		2,771,706	100.00	2,975,785	100.00	2,849,375	100.00	2,947,072	2,791,557	-6.86	81.44
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		133,195	4.81	132,525	4.45	132,860	4.66	132,190	138,222	0.51	-3.71
Notes payable to subsidiaries that issued TPS		130,000	4.69	130,000	4.37	130,000	4.56	130,000	136,500	0.00	-5.80
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.73	10.52	15	10.32	12.64	33	8.76	11.94	21	4.60	7.29	22	7.49	9.68	19
Bank net income / Average equity investment in banks	7.11	11.07	14	10.87	12.37	40	9.18	11.80	28	4.99	7.45	23	7.85	10.51	19
Nonbank net income / Average equity investment in nonbanks	30.54	10.05	87	24.26	13.40	77	22.41	13.12	75	18.28	9.75	79	16.85	7.89	78
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11						8.55	
Bank net income / Parent net income	104.39	98.83	59	102.27	96.24	56	102.07	96.79	56	106.30	88.16	66	106.35	82.22	72
Nonbank net income / Parent net income	1.81	2.55	67	0.82	3.10	50	0.91	3.40	52	1.44	3.59	57	1.09	5.93	57
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	12.31	17.48	46	7.01	16.87	28	5.80	16.81	26	6.90	20.06	24	7.62	20.43	32
Total debt / Equity capital	5.99	12.15	43	1.26	11.60	25	0	11.71	11	1.27	14.41	24	1.40	14.31	29
Total debt + notes payable to subs that issued TPS / Equity capital	11.25	14.28	46	5.94	13.82	28	4.83	13.63	26	5.99	16.67	24	6.67	16.36	32
Total debt + Loans guaranteed for affiliate / Equity capital	5.99	12.21	43	1.26	11.69	25	0	11.77	11	1.27	14.68	24	1.40	14.56	29
Total debt / Equity capital – excess over fair value	5.99	12.27	43	1.26	11.71	25	0	11.81	11	1.27	14.52	24	1.40	14.51	29
Long-term debt / Equity capital	5.99	11.61	43	1.26	11.05	25	0	10.95	12	1.27	13.56	24	1.40	13.04	30
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	44.86	39.62	52	9.44	39.10	25	0	39.86	10	8.03	34.67	25	5.86	28.44	30
Double Leverage															
Equity investment in subs / Equity capital	100.75	103.92	39	98.54	103.07	24	98.26	103.22	21	97.42	102.81	19	99.54	103.22	27
Total investment in subs / Equity capital	100.75	109.01	30	98.54	108.26	15	98.26	108.40	14	97.42	110.16	11	99.54	111.07	15
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.11	0.41	42	-0.14	0.25	22	-0.19	0.29	19	-0.58	0.47	13	-0.07	0.36	23
Equity investment in subs – equity cap / Net income-div (X)	0.22	1.23	20		0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	157.28	126.15	68	138.96	138.64	58	239.32	152.85	83	67.58	136.59	14	123.66	177.68	33
Cash from ops + noncash items + op expense / Op expense + dividend	157.54	116.54	67	146.96	130.64	61	237.70	154.48	82	68.67	147.24	9	128.99	190.27	29
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	256.48	92.87	91	51.62	103.17	27	58.13	98.54	17	148.95	134.08	67	142.04	116.34	71
Pretax operating income + interest expense / Interest expense	4,837.95	1,457.38	89	7,522.80	1,479.01	93	15,694.05	1,835.33	94	2,883.91	2,016.32	80	87,798.04	1,968.54	97
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,987.26	1,417.74	76	2,398.77	1,667.11	78	4,346.92	1,770.77	87	865.13	1,539.23	50	1,267.78	1,632.83	51
Dividends + interest from subsidiaries / Interest expense + dividends	171.55	140.52	69	149.74	153.06	57	259.20	174.12	75	72.68	150.43	16	147.34	210.80	33
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	17.16	28.68	40	28.38	41.77	57	23.93	47.61	51	46.16	35.64	80		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.79	3.32	82	5.29	3.64	65	5.64	3.44	67	6.35	3.85	72	6.06	2.64	77
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.07	1.69	48	0.07	1.79	49	0.07	1.76	51	0.07	2.66	48	0.07	5.62	43
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	60.36	82.17	42	69.67	78.46	50	39.08	66.37	30	158.66	81.10	89	77.45	57.84	73
Dividends declared / Net income	52.71	34	84	34.11	25.30	68	39.54	28.27	72	72.48	42.29	89	45.17	33.08	73
Net income – dividends / Average equity.....	3.18	7.04	12	6.80	9.64	31	5.30	8.62	19	1.27	4.14	18	4.11	6.46	20
Percent of Dividends Paid															
Dividends from bank subsidiaries	173.62	128.25	70	148.91	139.49	59	261.50	155.92	78	72.35	132.17	25	142.14	178.13	41
Dividends from nonbank subsidiaries	3.82	2.20	81	3.67	3.97	75	1.88	4.90	65	1.36	3.41	68	3.44	7.53	66
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	177.44	168.66	65	152.58	193.08	50	263.38	203.53	71	73.71	174.85	16	145.58	260.40	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	87.67	43.08	82	49.67	36.56	65	101.30	45.96	95	49.33	60.28	43	60.37	66.55	39
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0.37	0.36	73	0.84	0.54	75
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	87.67	46.71	81	49.67	38.35	62	101.30	51.33	92	49.71	62.88	41	61.21	69.36	37
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	111.18	45.98	83	153.58	54.17	83	82.08	62.63	59	68.30	56.39	58	143.16	82.95	82
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	111.18	54.49	80	153.58	76.16	78	82.08	87.22	56	68.30	79.84	47	143.16	150.41	67
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.85	65.33	63	97.59	67.82	61	99.29	74.16	74	97.44	69.76	64	96.32	67.32	62
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0.74	0.63	76	1.34	0.80	77
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	97.85	75.26	49	97.59	81.78	48	99.29	83.13	63	98.18	82.20	54	97.65	78.80	50
Dividends from nonbank subsidiaries	2.15	3.28	73	2.41	2.67	76	0.71	3.07	63	1.83	1.95	72	2.33	2.65	71
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	2.15	5.58	68	2.41	6.48	66	0.71	4.67	55	1.83	4.70	62	2.33	7.29	61
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	90.17	28.16	85	378.16	28.31	98	26.38		376.61	27.08	97	379.33	28.33	96	